



UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents  
United States Patent and Trademark Office  
P.O. Box 1450  
Alexandria, VA 22313-1450  
[www.uspto.gov](http://www.uspto.gov)

STERNE, KESSLER, GOLDSTEIN & FOX PLLC  
1100 NEW YORK AVENUE, N.W.  
WASHINGTON DC 20005

**COPY MAILED**

**FEB 25 2005**

**OFFICE OF PETITIONS**

In re Application of :  
Robert Pollin :  
Application No. 09/492,133 :  
Filed: January 27, 2000 :  
Attorney Docket No. 2041.0010004 :

**ON PETITION**

This is a decision on the petition, filed February 24, 2005, under 37 CFR 1.313(c)(2) to withdraw the above-identified application from issue after payment of the issue fee.

The petition is **GRANTED**.

The above-identified application is withdrawn from issue for consideration of a submission under 37 CFR 1.114 (request for continued examination). See 37 CFR 1.313(c)(2).

**Petitioner is advised that the issue fee paid on October 5, 2004 in the above-identified application cannot be refunded. If, however, the above-identified application is again allowed, petitioner may request that it be applied towards the issue fee required by the new Notice of Allowance.<sup>1</sup>**

Telephone inquiries should be directed to the undersigned at (571) 272-3208.

The examiner of Technology Center AU 3626 will consider the request for continued examination under 37 CFR 1.114.

Karen Creasy  
Petitions Examiner  
Office of Petitions  
Office of the Deputy Commissioner  
for Patent Examination Policy

---

<sup>1</sup> The request to apply the issue fee to the new Notice may be satisfied by completing and returning the new Issue Fee Transmittal Form PTOL-85(b), which includes the following language thereon: "Commissioner for Patents is requested to apply the Issue Fee and Publication Fee (if any) or re-apply any previously paid issue fee to the application identified above." Petitioner is advised that, whether a fee is indicated as being due or not, the Issue Fee Transmittal Form **must** be completed and timely submitted to avoid abandonment. Note the language in bold text on the first page of the Notice of Allowance and Fee(s) Due (PTOL-85).



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
P.O. BOX 1450  
ALEXANDRIA, VA 22313-1450  
www.uspto.gov

Paper No. \_\_\_\_\_

Date : February 25, 2005  
TO : Director, Office of Patent Publication  
FROM : Office of the Deputy Commissioner  
for Patent Examination Policy  
SUBJECT : Withdrawal from Issue of  
Applicant(s) : Robert Pollin  
Application No. : 09/492,133  
Filed : January 27, 2000

The above-identified application has been assigned Patent No. 6,862,578 and an issue date of March 1, 2005.

It is hereby directed that this application be withdrawn from issue at the request of the applicant.

Do not refund the issue fee.

The following erratum should be published in the Official Gazette if the above-identified application is published in the OG of March 1, 2005:

"All reference to Patent No. 6,862,578 to Robert Pollin of Maryland for SYSTEM AND METHOD FOR MAKING A PAYMENT FROM A FINANCIAL ACCOUNT appearing in the Official Gazette of March 1, 2005 should be deleted since no patent was granted."

*Karen Creasy*

Karen Creasy  
Petitions Examiner  
Office of Petitions  
Office of the Deputy Commissioner  
for Patent Examination Policy

cc: Paul Harrison, Crystal Park 3-441 (FAX-306-2737)  
Deneise Boyd, Crystal Park 2, Suite 1100 (FAX-308-5413)  
Mary Louise McAskill, Crystal Park 3-910 (FAX 305-4372)  
Niomi Farmer, Crystal Park 3-910 (FAX-305-4372)  
Mary E. Johnson (Cookie), P/OCS, CM1-6D07  
Duane Davis (CDS), CM1-6A07  
Tamara Greene, Crystal Park 3-908